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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	1111
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Identify Yourself	\$ (ACT) - 7 TO THE VENEZUE MADES 1 TO THE VENEZUE ACTOR	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	 A supplication of the supplicatio	
Write the name that is on	Cheven	
your government-issued picture identification (for	First name	First name
	M	
ilicense or passport).	Middle name	Middle name
Bring your picture	Jacoby	12 m
meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number	xxx-xx-8520	
	Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number About Debtor 1: Cheven First name M Middle name Jacoby Last name and Suffix (Sr., Jr., II, III) xxx-xx-8520

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Debtor 1 Cheven M Jacoby Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live	4340 Kennedy Drive # 201 Antioch, IL 60002	If Debtor 2 lives at a different address:
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Lake	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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15-43685:11.1:Motion to Redact Filing per Rule 9037(a):Petition Entered: 1/5/2016 10:30:18 AM by:Christina Bass Page 3 of 52 Debtor 1 Cheven M Jacoby Case number (if known) Part 2: Tell the Court About Your Bankruptcy Case The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filling for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ■ No. bankruptcy within the last 8 years? ☐ Yes. Case number District When When Case number District When Case number District Are any bankruptcy No. cases pending or being ☐ Yes. filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you District When Case number, if known Debtor Relationship to you District When Case number, if known 11. Do you rent your Go to line 12. No. residence? ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

bankruptcy petition.

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Case number (if known) Debtor 1 Cheven M Jacoby Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time Go to Part 4. No. business? ☐ Yes. Name and location of business A sole proprietorship is a Name of business, if any business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach Check the appropriate box to describe your business: it to this petition. Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Are you filing under Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention Part 4: Do you own or have any ■ No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention? For example, do you own perishable goods, or livestock that must be fed, Where is the property? or a building that needs urgent repairs? Number, Street, City, State & Zip Code

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Debtor 1 Cheven M Jacoby Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15.	Tell the court whether
	you have received a
	briefing about credit
	counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

П

☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a	briefing	about	credit
counseling because of:			

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Jen	or Cheven W Jacoby	<u>'</u>		Case number	er (Ir known)
art	6: Answer These Quest	ions for Re	eporting Purposes		
6.	What kind of debts do you have?	16a.	individual primarily for a p	r consumer debts? Consumer debts are def ersonal, family, or household purpose."	ined in 11 U.S.C. § 101(8) as "incurred by
			☐ No. Go to line 16b.		
			Yes. Go to line 17.		
		16b.		v business debts? Business debts are debts nvestment or through the operation of the business.	
			☐ No. Go to line 16c.		
			☐ Yes. Go to line 17.		
		16c.	State the type of debts yo	u owe that are not consumer debts or busine	ss debts
			The second secon		
	Are you filing under Chapter 7?	□ No.	I am not filing under Chap	ter 7. Go to line 18.	
	Do you estimate that after any exempt property is excluded and	Yes.		Do you estimate that after any exempt proposed will be available to distribute to unsecure	
	administrative expenses		■ No		
	are paid that funds will be available for		☐ Yes		
	distribution to unsecured creditors?				
	How many Creditors do	1-49		1 ,000-5,000	2 5,001-50,000
	you estimate that you owe?	□ 50-99		5001-10,000	<u> </u>
		☐ 100-19 ☐ 200-99		□ 10,001-25,000	☐ More than100,000
	How much do you	30 - \$5	50 000	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion
	estimate your assets to be worth?		11 - \$100,000	□ \$10,000,001 - \$50 million	☐ \$1,000,000,001 - \$10 billion
	be worth:	□ \$100,0	01 - \$500,000	□ \$50,000,001 - \$100 million	☐ \$10,000,000,001 - \$50 billion
		□ \$500,0	01 - \$1 million	☐ \$100,000,001 - \$500 million	☐ More than \$50 billion
	How much do you	□ \$0 - \$5	50,000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion
	estimate your liabilities to be?		01 - \$100,000	□ \$10,000,001 - \$50 million	☐ \$1,000,000,001 - \$10 billion
			01 - \$500,000	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
		□ \$500,0	01 - \$1 million	ш \$100,000,001 - \$500 million	More than \$50 billion
rt	one of the contraction of the co	A-A-7			
' у	ou	I have exa	mined this petition, and I d	declare under penalty of perjury that the infor	mation provided is true and correct.
				r 7, I am aware that I may proceed, if eligible e relief available under each chapter, and I cl	
			, .	d not pay or agree to pay someone who is not the notice required by 11 U.S.C. § 342(b).	ot an attorney to help me fill out this
		l request r	elief in accordance with the	e chapter of title 11, United States Code, spe	cified in this petition.
		bankrupto 1519, and	y case can result in fines u 3571.	nt, concealing property, or obtaining money op to \$250,000, or imprisonment for up to 20	
			en M Jacoby M Jacoby	Signature of Debto	r 2
	·		of Debtor 1	Signature of Debto	1 4
		Executed	on December 30, 201	5 Executed on	
			MM / DD / YYYY	MM	/ DD / YYYY

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Debtor 1 Cheven M Jacoby	1	Ca	se number (ii known)
For your attorney, if you are represented by one	I, the attorney for the debtor(s) named in this petitio under Chapter 7, 11, 12, or 13 of title 11, United Sta for which the person is eligible. I also certify that I	tes Code, and have	explained the relief available under each chapter
f you are not represented by an attorney, you do not need to file this page.	342(b) and, in a case in which § 707(b)(4)(D) applie in the schedules filed with the petition is incorrect.		. ,
. •	/s/ Christina L. Bass	Date	December 30, 2015
	Signature of Attorney for Debtor	Professional Assessment Survey	MM / DD / YYYY
	Christina L. Bass		
	Bass Law Offices		
	Firm name		
	P.O. Box 61		
	Union Grove, WI 53182		
	Number, Street, City, State & ZIP Code		

Email address

clb@basslawoffices.com

Contact phone 262-835-0555

1033707Bar number & State

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Fill	in this inform	ation to identify your	case:	unitalisen eta erre estadore eta autorialisea eta esta eta eta eta eta eta eta eta eta eta e	ka aka pore a saketip kar da arenta pere a puncaka da puncaka da da a		
De	btor 1	Cheven M Jacoby					
Del	btor 2	First Name	Middle Name	Last Name			
	ouse if, filing)	First Name	Middle Name	Last Name			
Uni	ited States Bank	cruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS			
	se number					_	k if this is an ded filing
	ALLEGO AND TO THE TOTAL THE TOTAL TO THE TOTAL THE TOTAL TO THE TOTAL THE TOTAL TO THE TOTAL TOT	C 1 1 1 2 3 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1	The state of the s			amen	ded filling
f	ficial Ear	m 106Sum					
			nd Liahilities a	nd Certain Statistic	al Information		12/15
Be a	าร complete an rmation. Fill oเ	d accurate as possib it all of your schedule	le. If two married peoples first; then complete	le are filing together, both are the information on this form ck the box at the top of this p	e equally responsible If you are filing amen	for supplyi	ng correct
Par	t 1: Summar	ize Your Assets					
						Your a Value o	ssets of what you own
1.	Schedule A/E	s: Property (Official Fo	rm 106A/B) om Schedule A/B			. \$	0.00
							25,000.00
	1c. Copy line	63, Total of all property	on Schedule A/B			. \$	25,000.00
Par	f2 Summar	ize Your Liabilities					
					-		abilities t you owe
2.			aims Secured by Propert nn A, Amount of claim, a	y (Official Form 106D) t the bottom of the last page of	Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: 3a. Copy the	Creditors Who Have Utotal claims from Part	<i>Insecured Claims</i> (Official) I (priority unsecured clair	al Form 106E/F) ms) from line 6e of S <i>chedule E</i>	/F	\$	1,158.58
	3b. Copy the	total claims from Part 2	2 (nonpriority unsecured	claims) from line 6j of Schedul	e E/F	\$	70,071.24
					Your total liabilities	\$	71,229.82
Par	3: Summar	ize Your Income and	Expenses				
4.	Schedule I: Yo Copy your con	our Income (Official For abined monthly income	rm 106I) from line 12 of S <i>chedul</i> e	e /		\$	2,695.32
5.		o <i>ur Expenses</i> (Official nthly expenses from lin				\$	2,745.00
Parl	4: Answer	These Questions for A	Administrative and Stat	istical Records			
6.	, ,	• •	r Chapters 7, 11, or 13? on this part of the form. C	Check this box and submit this	form to the court with ye	our other so	chedules.
7.	Yes What kind of	debt do you have?					
				debts are those "incurred by a 9g for statistical purposes. 28 t		a personal	, family, or
0.15		with your other schedu	les.	ive nothing to report on this pa		s box and s	submit this form to

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Debtor 1 Cheven M Jacoby Case number (if known)

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

3,813.33

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total c	laim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	1,158.58
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	1,158.58

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70-700-0-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1	acorrano a comprehensivo a circo recorr	case and this filing:	ou. 17022010 10.00.107441 5J.0011		
	Cheven M Jacob				
Debtor 2	irst Name	Middle Name	Last Name		
	irst Name	Middle Name	Last Name		
United States Bankru	ptcy Court for the:	NORTHERN DISTRICT	Γ OF ILLINOIS		
Case number					☐ Check if this is an amended filing
4					amended ming
Official Form	106A/B				
Schedule A	A/B: Prop	erty			12/15
it fits best. Be as compl	ete and accurate as p	ossible. If two married ped	once. If an asset fits in more than or ople are filing together, both are equ of any additional pages, write your n	ıally responsible for supplyir	ng correct information. If
Part 1: Describe Each	Residence, Building	Land, or Other Real Estat	e You Own or Have an Interest In		
1. Do you own or have a	any legal or equitable	interest in any residence,	building, land, or similar property?		
No. Go to Part 2.					
☐ Yes. Where is the	property?				
Part 2: Describe Your	Vehicles				
someone else drives.	If you lease a vehicl	e, also report it on Sche	ehicles, whether they are regis dule G: Executory Contracts and cles	Unexpired Leases.	venicies you own that
□ No					
Yes					
3.1 Make:		Who has an inte	erest in the property? Check one		claims or exemptions. Put red claims on Schedule D:
Model:		Debtor 1 only			aims Secured by Property.
Year:		Debtor 2 only		Current value of the	Current value of the
Approximate mile Other information	-	Debtor 1 and	Debtor 2 only of the debtors and another	entire property?	portion you own?
1994 Camero		At least one t	i the deptors and another		4
Location: 43- 201, Antioch	40 Kennedy Driv IL 60002	e #	is community property	\$5,000.00	\$5,000.00
			onal vehicles, other vehicles, a essels, snowmobiles, motorcycle		
			entries from Part 2, including a		\$5,000.00
2.00 (0.70 (0.70 (0.70)	Personal and House any legal or equita	nold Items Ible interest in any of t	he following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
Household goods		linens, china, kitchenwa	are		
200 1 1 5 400 4 10		0.4.	dula A/D: Proportu		

Official Form 106A/B

Schedule A/B: Property

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Yes. Describe	Furniture, Appliances	\$3,500.0
	Location: 4340 Kennedy Drive # 201, Antioch IL 60002	\$3,300.0
including o No		sic collections; electronic device
es. Describe	Toloubles advance	
	Location: 4340 Kennedy Drive # 201, Antioch IL 60002	\$1,000.00
		coin, or baseball card collections
lo 'es. Describe		
<i>mples:</i> Sports, pho musical in:	otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; can	oes and kayaks; carpentry tools;
es. Describe	Golf Clubs, Mountain bike	\$500.00
lo		
	Handgun, Rifle Location: 4340 Kennedy Drive # 201, Antioch IL 60002	\$1,000.00
lo 'es. Describe thes		\$1,000.00 \$2,000.00
thes amples: Everyday o es. Describe	Location: 4340 Kennedy Drive # 201, Antioch IL 60002 clothes, furs, leather coats, designer wear, shoes, accessories Clothing	\$2,000.00
thes amples: Everyday o es. Describe	Location: 4340 Kennedy Drive # 201, Antioch IL 60002 clothes, furs, leather coats, designer wear, shoes, accessories Clothing Location: 4340 Kennedy Drive # 201, Antioch IL 60002 jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gem	\$2,000.00
	mples: Television including of lo	ctronics Imples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; mu including cell phones, cameras, media players, games Including cell phones, scanners; mu including cell phones, stanners; mu including cell phones, cameras, media players, games Including cell phones, cameras, media players, and digital equipment; computers, printers, scanners; mu including cell phones, scanners; mu including cell phones, cameras, media players, games Including cell phones, cameras, and digital equipment; computers, printers, scanners; mu including cell phones, cameras, media players, games Including cell phones, cameras, and digital equipment; computers, computers, printers, scanners; mu including cell phones, cameras, mu including cell phones, cameras, mu including cell phones, cameras, and digital equipment; computers, computers, cameras, mu including cell phones, cameras, pages cell phones, cameras, mu including cell phones, cameras, pages cell phones, cameras, came

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43685:11.1: Debtor 1		edact Filing per Rule 9037(a):Petiti M Jacoby	on Entered: 1/5/2016 10:30:18 AM by:Christina Bass Page 12 of Case number (if known)	52
			Part 3, including any entries for pages you have attached	\$8,000.00
Part 4: Do	ecribe Your	Financial Assets		
San Carlotte State Comment		any legal or equitable interest in	any of the following?	Current value of the
:				portion you own? Do not deduct secured claims or exemptions.
No.	·		ome, in a safe deposit box, and on hand when you file your petitic	n
17. Depos	its of mone	ing, savings, or other financial acco	ounts; certificates of deposit; shares in credit unions, brokerage h	ouses, and other similar
□ No ■ Yes.	ınstitui		s with the same institution, list each. Institution name:	
_ 700.		17.1.	Checking Account at Community Trust Credit Union	\$500.0
9. Non-pu and jo ■ No □ Yes.	int venture Give speci	fic information about them Name of entity: corporate bonds and other nego	orated and unincorporated businesses, including an interest % of ownership: stiable and non-negotiable instruments	in an LLC, partnership,
Non-ne No	egotiable ins		hiers' checks, promissory notes, and money orders. nsfer to someone by signing or delivering them.	
Examp □ No	les: Interes		03(b), thrift savings accounts, or other pension or profit-sharing բ	lans
Tes.	List each ac	count separately. Type of account:	Institution name: 401K through Principle Financial	\$10,000.0
Your sl	nare of all u		that you may continue service or use from a company public utilities (electric, gas, water), telecommunications compani	es, or others
No Yes			Institution name or individual:	
3. Annuiti No	es (A contra	act for a periodic payment of mone	y to you, either for life or for a number of years)	
Yes		Issuer name and description.		
26 U.S.C		cation IRA, in an account in a qu (1), 529A(b), and 529(b)(1).	ualified ABLE program, or under a qualified state tuition prog	ıram.
■ No □ Yes		Institution name and description	. Separately file the records of any interests.11 U.S.C. § 521(c):	
es fficial Form			Schedule A/B: Property	page
				P 48

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5-43685:11.1:I Debtor 1	Motion to Redact Filing per Ru Cheven M Jacoby	le 9037(a):Petition Entered: 1/5/2016 1	10:30:18 AM by:Christina Bass Pa Case number (
25. Trusts	, equitable or future interest	s in property (other than anything li	sted in line 1), and rights or po	wers exercisable for your benefit
■ No	Give specific information abo	ut thom		
		rade secrets, and other intellectual provided in the results of the results and results and results and results are results are results and results are results are results are results and results are results ar		
No.				
☐ Yes.	Give specific information abo	ut them		
	es, franchises, and other ge ples: Building permits, exclusive	neral intangibles e licenses, cooperative association ho	oldings, liquor licenses, profession	nal licenses
	Give specific information abo	ut them		
Money or	property owed to you?			Current value of the
				portion you own?
				Do not deduct secured claims or exemptions.
28. Tax re f	funds owed to you			
Yes.	Give specific information abou	ut them, including whether you already	filed the returns and the tax year	S
		Estimated tax refunds		\$1,500.0
Examp No	amounts someone owes you bles: Unpaid wages, disability in benefits; unpaid loans you Give specific information	nsurance payments, disability benefits	, sick pay, vacation pay, workers	s' compensation, Social Security
Examp	ts in insurance policies les: Health, disability, or life in:	surance; health savings account (HSA	x); credit, homeowner's, or renter	's insurance
■ No	Name the incurence company	of each policy and list its value.		
□ res.	Compan Compan		Beneficiary:	Surrender or refund value:
If you a	erest in property that is due are the beneficiary of a living trans ne has died.	you from someone who has died ust, expect proceeds from a life insura	ance policy, or are currently entitle	ed to receive property because
■ No				
⊔ Yes.	Give specific information			
Examp		er or not you have filed a lawsuit or sputes, insurance claims, or rights to s		
■ No □ Yes	Describe each claim			
		claims of every nature, including co	unterclaims of the debter and	rights to set off claims
■ No	Describe each claim	James of every nature, including co	unterclaims of the debtor and	rights to set on claims
5. Anv fina	ancial assets you did not alre	eady list		
No.	-	,		
☐ Yes. Official Form	Give specific information i 106A/B	Schedule A/B: Prope	ertv	page

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5-43685:11.1:Motion to Redact Filing per Rule 9037(a):Petition Entered: Debtor 1 Cheven M Jacoby	1/5/2016 10:30:18 AM b	y:Christina Bass Page 14 of 52 Case number (if known)	
36. Add the dollar value of all of your entries from Part 4, inclu- for Part 4. Write that number here			\$12,000.00
Part 5: Describe Any Business-Related Property You Own or Have an Int	erest In. List any real estat	e in Part 1.	
37. Do you own or have any legal or equitable interest in any business-rela	ted property?		
No. Go to Part 6.			
Yes. Go to line 38.			
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You for you own or have an interest in farmland, list it in Part 1.	ou Own or Have an Interes	t In.	
46. Do you own or have any legal or equitable interest in any far	m- or commercial fishi	ng-related property?	
No. Go to Part 7.			
☐ Yes. Go to line 47.			
Examples: Season tickets, country club membership ■ No □ Yes. Give specific information 54. Add the dollar value of all of your entries from Part 7. Write	that number here		\$0.00
Part 8: List the Totals of Each Part of this Form			111111111111111111111111111111111111111
55. Part 1: Total real estate, line 2			\$0.00
56. Part 2: Total vehicles, line 5	\$5,000.00		2.1100.4
57. Part 3: Total personal and household items, line 15	\$8,000.00		
58. Part 4: Total financial assets, line 36	\$12,000.00		
59. Part 5: Total business-related property, line 45	\$0.00		
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61. Part 7: Total other property not listed, line 54	+\$0.00		
62. Total personal property. Add lines 56 through 61	\$25,000.00	Copy personal property total	\$25,000.00
63. Total of all property on Schedule A/B. Add line 55 + line 62			\$25,000.00

Official Form 106A/B

Schedule A/B: Property

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Fill in this infor	mation to identify your	case:		ta interes i como esta o regio especial con especial de la constante de la con	
Debtor 1	Cheven M Jacoby	у			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)		·			☐ Check if this is an
	******			- La souver de la companie de la com	amended filing

Official Form 106C

Part 1: Identify the Property You Claim as Exempt

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.							
	☐ You are claiming state and federal nonbar	nkruptcy exemptions.	11 U.	S.C. § 522(b)(3)				
	You are claiming federal exemptions. 11	U.S.C. § 522(b)(2)						
2.	For any property you list on Schedule A/B	that you claim as exc	empt,	fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own			Specific laws that allow exemption			
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.				
	1994 Camero	\$5,000.00		\$3,675.00	11 U.S.C. § 522(d)(2)			
	Location: 4340 Kennedy Drive # 201, Antioch IL 60002 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit				
	1994 Camero	\$5,000.00		\$1,325.00	11 U.S.C. § 522(d)(5)			
Antioch IL 6	Location: 4340 Kennedy Drive # 201, Antioch IL 60002 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit				
	Furniture, Appliances Location: 4340 Kennedy Drive # 201.	\$3,500.00		\$3,500.00	11 U.S.C. § 522(d)(3)			
	Antioch IL 60002 Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit				
	Television, stereo Location: 4340 Kennedy Drive # 201.	\$1,000.00		\$1,000.00	11 U.S.C. § 522(d)(3)			
Antioch IL 60002 Line from Schedule A/B: 7.1				100% of fair market value, up to any applicable statutory limit				
	Golf Clubs, Mountain bike Location: 4340 Kennedy Drive # 201,	\$500.00		\$500.00	11 U.S.C. § 522(d)(5)			
	Antioch IL 60002 Line from Schedule A/B: 9.1	and the second s		100% of fair market value, up to any applicable statutory limit				

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	Cheven M Jacoby	The state of the s		Case number (if known)	
Brief description of the property and line on Schedule A/B that lists this property		Current value of the Amount of the exemption you claim portion you own		Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
	lgun, Rifle tion: 4340 Kennedy Drive # 201,	\$1,000.00		\$1,000.00	11 U.S.C. § 522(d)(5)
Antio	och IL 60002 om Schedule A/B: 10.1			100% of fair market value, up to any applicable statutory limit	
Cloth		\$2,000.00	ent 6	\$2,000.00	11 U.S.C. § 522(d)(3)
Location: 4340 Kennedy Drive # 201, Antioch IL 60002 Line from <i>Schedule A/B</i> : 11.1				100% of fair market value, up to any applicable statutory limit	
	king Account at Community Credit Union	\$500.00		\$500.00	11 U.S.C. § 522(d)(5)
	Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	
401K through Principle Financial	through Principle Financial	\$10,000.00		\$10,000.00	11 U.S.C. § 522(d)(12)
LIIIO II	om concedio 775. ZTT			100% of fair market value, up to any applicable statutory limit	
	nated tax refunds	\$1,500,00		\$1,500.00	11 U.S.C. § 522(d)(5)
Line nom schedule A.B. 20.1				100% of fair market value, up to any applicable statutory limit	

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Fill in this info	rmation to identify your	case:		en menny vinder het i fordigen hade en have vereffen verkelen in der	
Debtor 1	Cheven M Jacoby	y	,		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an
					amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

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Fill in this informa	tion to identify your c	ase:		Laterales and a series of the		
Debtor 1	Cheven M Jacoby	·				
Debtor 2	First Name	Middle Name	Last Name			
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankı	uptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
Case number						
(if known)	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				☐ Check	if this is an
				7/04/00/4-10-404	amend	ded filing
Official Form	106E/F					
Schedule E/F	: Creditors W	no Have Unsecu	red Claims			12/15
D: Creditors Who Have he Continuation Page number (if known). Part 1: List All o	Claims Secured by Prop to this page. If you have f Your PRIORITY Uns		ed, copy the Part you ne	ed, fill it out, number the	entries in the boxes	on the left. Attach
	nave priority unsecured o	laims against you?				
☐ No. Go to Part 2	2.					
Yes.						
identify what type o possible, list the cla	f claim it is. If a claim has l ims in alphabetical order a	f a creditor has more than one poth priority and nonpriority ar according to the creditor's name claim, list the other creditors in	mounts, list that claim her ne. If you have more than	e and show both priority an	d nonpriority amounts	. As much as
(For an explanation	of each type of claim, see	the instructions for this form	in the instruction booklet.) Total claim	Priority amount	Nonpriority amount
2.1 Internal Re	evenue Service r's Name	Last 4 digits of a	ccount number	\$1,158.58	\$1,158.58	\$0.0
Kanana Cir	h. MO 64000 0040	When was the de	ebt incurred?		_	
	ty, MO 64999-0010 City State Zlp Code	As of the date vo	ou file, the claim is: Che	ck all that apply		
Who incurred the	debt? Check one.	☐ Contingent	•	,		
Debtor 1 only		☐ Unliquidated				
Debtor 2 only		☐ Disputed				
Debtor 1 and D	ebtor 2 only	·	Y unsecured claim:			
	the debtors and another	☐ Domestic supp	port obligations			
Check if this o	laim is for a community	debt Taxes and cer	tain other debts you owe	the government		
ls the claim subje			th or personal injury while	you were intoxicated		
No No		Other. Specify				
Yes					777 7 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	
Part 2: List All of	Your NONPRIORITY	Unsecured Claims		WWW.LEJ.W. L.		
. Do any creditors ha	ave nonpriority unsecure	d claims against you?		1900 Miles Addison		
		Submit this form to the court	with your other schedules	s.		
Yes.						
claim, list the credito	r separately for each clain	s in the alphabetical order on. For each claim listed, identified in Part 3.If you have	fy what type of claim it is.	Do not list claims already i	included in Part 1. If m	ore than one

Total claim

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Debio	Cheven w Jacoby	CONTROL OF THE CONTRO	Case number (if know)	
4.1	Acapita Edu Financial/ Nonpriority Creditor's Name	Last 4 digits of account number	3963	\$3,201.00
	Po Box 7860 Madison, WI 53707	When was the debt incurred?	Opened 8/25/06 Last Active 12/01/13	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	_ `		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans	, oldfii.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	No.	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Employme	nt	
4.2	Americollect Inc Nonpriority Creditor's Name	Last 4 digits of account number	860E	\$311.00
	1851 S Alverno Rd Manitowoc, WI 54220	When was the debt incurred?	Opened 10/15/13 Last Active 5/01/13	
	Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	\square At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collection	Attorney Uhs Physicians Clini	
4.3	Americollect Inc	Last 4 digits of account number	2201	\$272.00
	Nonpriority Creditor's Name		Opened 10/28/13 Last Active	
	1851 S Alverno Rd Manitowoc, WI 54220	When was the debt incurred?	7/01/13	
	Number Street City State Zlp Code	As of the date you file, the claim is	:: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt is the claim subject to offset?	report as priority claims	ation agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing		
	Yes	Other. Specify Collection	Attorney Great Lakes Dermatol	

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report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Collection Attorney Uhs Physicians Clini

M No

Yes

Is the claim subject to offset?

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☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Collection Attorney Psychiatric Services Yes

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Debto	r1 Cheven M Jacoby		Case number (if know)	
4.10	Dept Of Education/NeIn Nonpriority Creditor's Name	Last 4 digits of account number	2524	\$6,836.00
	121 S 13th St Lincoln, NE 68508	When was the debt incurred?	Opened 8/26/08 Last Active 2/01/13	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	1 claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Employme	nt	
4.11	DFAS-IN/ DEBT and CLAIMS	Last 4 digits of account number	EC7F	\$2,138.87
	Nonpriority Creditor's Name 8899 East 56th Street Indianapolis, IN 46249-3300	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	I claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
4.12	FCI	Last 4 digits of account number	0583	\$175.00
	Nonpriority Creditor's Name 3703 West Lake Avenue Ste 310	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one. Debtor 1 only	☐ Contingent		
	•	Unliquidated	4	
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	Student loans		
	Is the claim subject to offset?	LI Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Medical		

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Debic	Cheven W Jacoby		Case Humber (II know)			
4.13	Infinity Healthcare Physicians Sc Nonpriority Creditor's Name	Last 4 digits of account number When was the debt incurred?	3509	\$34.01		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	Debtor 1 only	☐ Contingent				
	_	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:			
	At least one of the debtors and another	Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts			
	Yes	Other. Specify Medical	A 2000 PV			
4.14	Jandali Surgical Associates, S.C. Nonpriority Creditor's Name	Last 4 digits of account number	98ED	\$527.68		
	6308 8th Ave, Suite 3050 Kenosha, WI 53143-5031	When was the debt incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim				
	Who incurred the debt? Check one.	☐ Contingent	4			
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure				
	At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	M No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other. Specify Medical				
4.15	Oliver Adj	Last 4 digits of account number	9494	\$4,440.00		
	Nonpriority Creditor's Name 3917 47th Ave Kenosha, WI 53144	When was the debt incurred?	Opened 1/01/10 Last Active 11/01/09			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	******				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure				
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa				
	No	☐ Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	·	Mills Enterpris			
	100	Other, Specify Othostron				

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15-43685:11.1:Motion to Redact Filing per Rule 9037(a):Petition Entered: 1/5/2016 10:30:18 AM by:Christina Bass Page 24 of 52 Debtor 1 Cheven M Jacoby Case number (if know) 4.16 5430 \$4,261.00 Oliver Adi Last 4 digits of account number Nonpriority Creditor's Name Opened 9/01/13 Last Active 3917 47th Ave When was the debt incurred? 5/01/13 Kenosha, WI 53144 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No. **Government Secured Direct Loan United** ☐ Yes Other, Specify Hospital \$274.00 4.17 Oliver Adj Last 4 digits of account number 7629 Nonpriority Creditor's Name Opened 9/01/13 Last Active 3917 47th Ave When was the debt incurred? 5/01/13 Kenosha, WI 53144 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts M No **Government Secured Direct Loan United** Other. Specify Hospital ☐ Yes \$8,416.00 4.18 9383 Oliver Adj Last 4 digits of account number Nonpriority Creditor's Name Opened 9/01/13 Last Active 3917 47th Ave When was the debt incurred? 5/01/13 Kenosha, WI 53144 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No **Government Secured Direct Loan United**

Other. Specify

Hospital

Best Case Bankruptcy

☐ Yes

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Schedule E/F: Creditors Who Have Unsecured Claims

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Debtor 1 Cheven M. Jacoby

Case number (if know)

DCDIO	Cilevell in Jacoby	odoc Humber (, minor)	
4.22	Stonegate Apartments	Last 4 digits of account number	\$4,400.00
	Nonpriority Creditor's Name 7203 60th Ave Ste 102 Kenosha, WI 53142	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
		Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Rental Payments	
4.23	U.S. Cellular	Last 4 digits of account number 7731	\$105.25
	Nonpriority Creditor's Name DEPT. 0205 Palatine, IL 60055-0205	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	D o of contract	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.24	United Hospital System	Last 4 digits of account number 0005	\$14,760.60
	Nonpriority Creditor's Name 6308 8th Ave	When was the debt incurred?	
	Kenosha, WI 53143 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the dam is. Oncor all that apply	•
	■ Debtor 1 only	☐ Contingent	
	·	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	M No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify	

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Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total claim
	6a.	Domestic support obligations	6a. \$	0.00
Total claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b. \$	1,158.58

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Debtor 1 _	Cheven M	Jacoby	Case n	number (if know)	
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total. Add lines 6a through 6d.	6e.	\$	1,158.58
				Total Claim	
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
		Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here	6i.	\$	70,071.24
	6j.	Total. Add lines 6f through 6i.	6j.	\$	70,071.24

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Fill in this inform	nation to identify your	case:		
Debtor 1	Cheven M Jacoby	1		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bar	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person o	r company with Name, Number	whom you have the Street, City, State and ZII	ne contract or lease P Code	State what the contract or lease is for
2.1					
	Name		Octobranica de la companya de la com		
	Number	Street			
	City		State	ZIP Code	29947AMAGANANANANANANANANANANANANANANANANANAN
2.2			7400-110	AND A STATE OF THE	
	Name				
	Number	Street	Andrew Market Ma		_
	City		State	ZIP Code	
2.3					
	Name				
	Number	Street			
	City		State	ZIP Code	
2.4			V-100/2002049000000000	- Land Artifest Control (Artifest Control (Artif	
	Name				
	Number	Street		444000 NO.	_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street	Construction and Adult Adult (1997) (1997) (1997) (1997) (1997)		
	City		State	ZIP Code	_

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(2001) noveled \$420 + \$5000 PASSELL \$25500000000	ormation to identify your	estanti vita de la companio del companio del companio de la companio del companio de la companio del companio de la companio della companio de la companio de la companio de la companio de la companio della companio d	ntered: 1/5/2016 10:30:18 AM	by. Official a Date of ag	00000
Debtor 1	Cheven M Jacoby	enderen in der gemeinte der der der der der der der der der de	ara aytora - ayang sayurin Sirononiye mara e ayang sayang masabagan gaga sayan a araba sa - maraba - maraba sa	i Provincia (n. 1915). Provincia de la composição de distribución de la composição de la co	
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	APUL MARUE MARIE M	
United States	Bankruptcy Court for the:	NORTHERN DIST	RICT OF ILLINOIS		
Case number		3,0-1109014-00-30			
(if known)					☐ Check if this is an amended filing
Official F	Form 106H				
Schedul	e H: Your Cod	ebtors			12/15
people are filing fill it out, and no your name and	ng together, both are equ number the entries in the d case number (if known)	ally responsible fo boxes on the left. . Answer every que	r supplying correct informat Attach the Additional Page to stion.	ion. If more space is o this page. On the t	rate as possible. If two married needed, copy the Additional Page, op of any Additional Pages, write
1. Do you	have any codebtors? (If	you are filing a joint	case, do not list either spouse	as a codebtor.	
■ No □ Yes					
Arizona, C	california, Idaho, Louisiana, to line 3.	Nevada, New Mexic	nity property state or territor; co, Puerto Rico, Texas, Washi ent live with you at the time?	y? (<i>Community prope</i> ngton, and Wisconsin	rty states and territories include .)
in line 2 a Form 106 fill out Co	gain as a codebtor only i D), Schedule E/F (Official	f that person is a g Form 106E/F), or S	uarantor or cosigner. Make :	sure you have listed 6G). Use Schedule I	ng with you. List the person shown the creditor on Schedule D (Officia), Schedule E/F, or Schedule G to reditor to whom you owe the debt les that apply:
3.1				☐ Schedule D, lii	ne
Name	9		AMARIAN WAR.	_ ☐ Schedule E/F,	The state of the s
				☐ Schedule G, li	
Numb	ber Street		AND Agent 17 - Land Allians of Agents and Ag	_	
City		State	ZIP Code		
3.2				☐ Schedule D, lii	ne
Name	9		A AAA	Schedule E/F,	
				☐ Schedule G, li	
Numb	per Street	And to define the second secon			
City		State	ZIP Code		

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Fil	in this information to identify your	case		nganganakan dan sanggan sanggan sa	and the second second				
De	btor 1 Cheven M	Jacoby							
1 .	obtor 2ouse, if filing)								
Un	ited States Bankruptcy Court for th	e: NORTHERN DISTRI	CT OF ILLINOIS						
	se number nown)		_				ed filing ent showi	ing postpetition	
O	fficial Form 106I					MM / DD/		Tollowing date.	
	chedule I: Your Inc	ome				וטט ו ואוואו	1111		12/15
sup spo atta	as complete and accurate as pos plying correct information. If you buse. If you are separated and you ich a separate sheet to this form The 1: Describe Employment	a are married and not fili ur spouse is not filing w . On the top of any addit	ing jointly, and your rith you, do not incl	spouse ude infor	is living wi mation abo	th you, inc out your sp	lude info	ormation abou more space is	t your needed,
1.	Fill in your employment information.		Debtor 1			Debtor	2 or non-	filing spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed□ Not employed			☐ Employed ☐ Not employed			
	employers.	Occupation	Maintenance						
	Include part-time, seasonal, or self-employed work.	Employer's name	Six Flags Great	t Americ	a				
	Occupation may include student or homemaker, if it applies.	Employer's address	PO Box 1776 Gurnee, IL 6003	31					
		How long employed t	here? 9 mos					***	
Pai	rt 2: Give Details About Mo	nthly Income							
	mate monthly income as of the output	date you file this form. If	you have nothing to	report for	any line, wi	ite \$0 in th	e space. I	Include your no	on-filing
lf yo mor	ou or your non-filing spouse have me space, attach a separate sheet to	nore than one employer, control this form.	ombine the information	on for all e	employers f	or that pers	on on the	lines below. If	you need
					For D	ebtor 1		ebtor 2 or ling spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	3,813.33	\$	N/A	
3.	Estimate and list monthly over	time pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Income. Add I	ine 2 + line 3.		4.	\$ 3,8	313.33	\$	N/A	

Official Form 1061 Schedule 1: Your Income page 1

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Debt	or 1	Cheven M Jacoby	-	Case r	iumber (if known)				
	Cor	by line 4 here	4.	For I	Debtor 1 3,813.33	BASIN SERVICE (1975)	ebtor 2 or iling spouse N/A		
	•		٦.	Ψ	3,013.33	Ψ			
5.	List	all payroll deductions:							
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	749.67	\$	N/A		
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A		
	5c.	Voluntary contributions for retirement plans Required repayments of retirement fund loans	5c. 5d.	\$	190.67 0.00	\$	N/A N/A		
	5d. 5e.	Insurance	5e.	\$—	177.67	\$	N/A		
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A		
	5g.	Union dues	5g.	\$	0.00	\$	N/A		
	5h.	Other deductions. Specify:	5h.+	\$	0.00	- \$	N/A		
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	1,118.01	\$	N/A		
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,695.32	\$	N/A		
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total							
		monthly net income.	8a.	\$	0.00	\$	N/A		
	8b.	Interest and dividends	8b.	\$	0.00	\$	N/A		
	8c. 8d.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation	8c. 8d.	\$	0.00	\$	N/A N/A		
	8e.	Social Security	8e.	\$	0.00	\$	N/A		
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$	0.00	\$	N/A		
	8g.	Pension or retirement income	8g.	\$	0.00	\$	N/A		
	8h.	Other monthly income. Specify:	_ 8h.+	\$	0.00	· \$	N/A		
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	N/A		
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	2	+ \$_		N/A = \$ 2	2,695.32	
11.	1. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. +\$ 0.00								
12.	Add Writ appl	the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaies	sult is t in Liab	he com <i>ilities a</i>	nbined monthly in and Related <i>Data</i>	ncome. , if it	Combine		
13.	Dον	ou expect an increase or decrease within the year after you file this form	?				monthly	income	
		No.							
		Yes. Explain:							

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Fill	in this information to identify your case:						
Deb	otor 1 Cheven M Jacoby	MA PAGE		ck if this is:			
Deb	otor 2		☐ An amended filing☐ A supplement showing postpetition chapter				
	buse, if filling)		<u></u>	13 expenses as of the			
Unit	ed States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLIN	NOIS		MM / DD / YYYY			
	e number						
(If k	nown)						
<u> </u>	fficial Form 106J						
	chedule J: Your Expenses				12/15		
Be info nur	as complete and accurate as possible. If two married people a prmation. If more space is needed, attach another sheet to this nber (if known). Answer every question.	are filing together, bot s form. On the top of a	th are equany addit	ually responsible fo iional pages, write y	r supplying correct		
Par 1.	Describe Your Household Is this a joint case?						
••	■ No. Go to line 2. □ Yes. Does Debtor 2 live in a separate household?						
	□ No						
	☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expense</i>	es for Separate Househ	old of De	btor 2.			
2.	Do you have dependents?						
	Do not list Debtor 1	Dependent's relation Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?		
	Do not state the				□ No		
	dependents names.				☐ Yes ☐ No		
	•				☐ Yes		
					□ No		
		AAAAAAAAA AAAAA			Yes		
					□ No □ Yes		
3.	Do your expenses include				— 103		
	expenses of people other than yourself and your dependents?						
Par	2: Estimate Your Ongoing Monthly Expenses						
Est exp	imate your expenses as of your bankruptcy filing date unless enses as of a date after the bankruptcy is filed. If this is a sup licable date.	you are using this for plemental <i>Schedule</i> J	m as a s /, check t	upplement in a Cha the box at the top of	pter 13 case to report the form and fill in the		
Incl	ude expenses paid for with non-cash government assistance	if you know	ļ.				
	value of such assistance and have included it on <i>Schedule I:</i> icial Form 106I.)	Your Income		Your expe	nses		
4.	The rental or home ownership expenses for your residence. payments and any rent for the ground or lot.	Include first mortgage	4. 3	\$	1,000.00		
	If not included in line 4:						
			4.	<u>ተ</u>	0.00		
	4a. Real estate taxes4b. Property, homeowner's, or renter's insurance		4a. \$ 4b. \$		0.00		
	4c. Home maintenance, repair, and upkeep expenses		4c. \$		0.00		
	4d. Homeowner's association or condominium dues			\$	0.00		
5.	Additional mortgage payments for your residence, such as he	ome equity loans	5.	\$	0.00		

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ties: Electricity, heat, natural gas	•		
	•		
	6a.	\$	300.00
Water, sewer, garbage collection	6b.	\$	35.00
Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	180.00
	6d.	\$	0.00
		\$	400.00
		\$	0.00
			100.00
			30.00
· ·			60.00
·			The state of the s
	12.	\$	500.00
rtainment, clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
ritable contributions and religious donations	14.	\$	0.00
rance.			
ot include insurance deducted from your pay or included in lines 4 or 20.			
Life insurance	15a.	\$	0.00
Health insurance	15b.	\$	0.00
Vehicle insurance	15c.	\$	40.00
Other insurance. Specify:	15d.	\$	0.00
es. Do not include taxes deducted from your pay or included in lines 4 or 20.			
sify:	16.	\$	0.00
allment or lease payments:		_	
Car payments for Vehicle 1		·	0.00
Car payments for Vehicle 2	17b.	\$	0.00
Other. Specify:	17c.	\$	0.00
Other. Specify:		\$	0.00
payments of alimony, maintenance, and support that you did not report as	40	•	0.00
	18.		
r payments you make to support others who do not live with you.		\$	0.00
lify;			
			0.00
· · · · · · · · · · · · · · · · · ·		NAME OF TAXABLE PARTY O	0.00
			0.00
• •			0.00
		NAME OF TAXABLE PARTY.	0.00
Homeowner's association or condominium dues			0.00
r: Specify:	21.	+\$	0.00
		\$	2,745.00
· · · · · · · · · · · · · · · · · · ·			2,170.00
			0.745.00
Add line 22a and 22b. The result is your monthly expenses.		\$	2,745.00
ulate vour monthly net income.			
•	23a.	\$	2,695.32
• • •		***************************************	2,745.00
Topy just morning originated mem and the about			-,:
Subtract your monthly expenses from your monthly income.			40.00
The result is your monthly net income.	23c.	\$	-49.68
, ,			
ou expect an increase or decrease in your expenses within the year after yo	ou file this	s form?	
	nortgage pa	nyment to increase o	or decrease because of a
	Other. Specify: d and housekeeping supplies dcare and children's education costs hing, laundry, and dry cleaning conal care products and services ical and dental expenses sportation. Include gas, maintenance, bus or train fare. ot include car payments. rtainment, clubs, recreation, newspapers, magazines, and books ritable contributions and religious donations rance. ot include insurance deducted from your pay or included in lines 4 or 20. Life insurance Health insurance Vehicle insurance. Specify: ss. Do not include taxes deducted from your pay or included in lines 4 or 20. sify: Illiment or lease payments: Car payments for Vehicle 1 Car payments for Vehicle 2 Other. Specify: payments of alimony, maintenance, and support that you did not report as icted from your pay on line 5, Schedule 1, Your Income (Official Form 106I). or payments you make to support others who do not live with you. ify: reral property expenses not included in lines 4 or 5 of this form or on Sche Mortgages on other property Real estate taxes Property, homeowner's, or renter's insurance Maintenance, repair, and upkeep expenses Homeowner's association or condominium dues r: Specify: ulate your monthly expenses Add lines 4 through 21. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 Add line 22a and 22b. The result is your monthly expenses. Lilate your monthly net income. Copy line 12 (your combined monthly income) from Schedule I. Copy your monthly expenses from line 22c above. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	Other. Specify: d and housekeeping supplies dcare and children's education costs 8. hing, laundry, and dry cleaning 9. onal care products and services 10. icial and dental expenses 11. sportation. Include gas, maintenance, bus or train fare. of include car payments. 12. ritable contributions and religious donations 13. ritable contributions and religious donations 14. rance. Other insurance deducted from your pay or included in lines 4 or 20. Life insurance 15b. Health insurance 15b. Life insurance 15c. Other insurance 15c. Othe	Other. Specify: d and housekeeping supplies dcare and children's education costs hing, laundry, and dry cleaning onal care products and services citical and dental expenses sportation. Include gas, maintenance, bus or train fare. ot include care payments. rtainment, clubs, recreation, newspapers, magazines, and books 13. \$ itable contributions and religious donations rance. ot include insurance deducted from your pay or included in lines 4 or 20. Life insurance Health insurance Health insurance Health insurance Health insurance Health insurance Hother insurance Hother insurance, specify: Specify: Do not include taxes deducted from your pay or included in lines 4 or 20. Liffy: Car payments for Vehicle 1 Trans Car payments for Vehicle 2 Trans Car payments for Vehicle 1 Trans Car payments for Vehicle 2 Trans Car payments for Vehicle 1 Trans Car payments of alimony, maintenance, and support that you did not report as included from your pay on line 5, Schedule 1, Your Income (Official Form 106). The specify: They are translated from your pay on line 4 or 5 of this form or on Schedule 1: Your Income. Mortgages on other property Real estate taxes Dob. \$ Property, homeowner's, or renter's insurance Maintenance, repair, and upkeep expenses Homeowner's association or condominium dues Tri Specify:

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	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name	A CALL YES BEEF PROPERTY	
United States E	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing
Official Ear	m 106Daa				
	<u>rm 106Dec</u> tion About a	n Individual	Debtor's Sch	edules	12/15
f two married _l	people are filing togethe	r, both are equally respo	nsible for supplying corre	ct information.	
obtaining mone	his form whenever you fi ey or property by fraud ii 18 U.S.C. §§ 152, 1341, 1	n connection with a ban	s or amended schedules. N kruptcy case can result in t	laking a false statement, cor fines up to \$250,000, or impr	ncealing property, or isonment for up to 20
Sig	gn Below				
Did you p	ay or agree to pay some	one who is NOT an atto	ney to help you fill out bar	nkruptcy forms?	
■ No					
☐ Yes.	Name of person			h <i>Bankruptcy Petition Prepare.</i> <i>gnature</i> (Official Form 119).	r's Notice, Declaration,
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules filed	with this declaration and	
X /s/ Ch	even M Jacoby		X		
Cheve	en M Jacoby ure of Debtor 1		Signature of De	ebtor 2	
Date	December 30, 2015		Date		

Declaration About an Individual Debtor's Schedules

Fill in this information to identify your case:

Debtor 1

Cheven M Jacoby

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Fill	in this inform	nation to identify yo	ır case:	egyan a nahari 1741-155 wa shii sheebaga	galagrassensyy a saarena rassansa sa sa rassi iri ta — iri aada (aa iri ta		
Deb		Cheven M Jaco		rya wasanin iliyada waxaya Ma	area, area o e e caba, free e constituitambio con tra che pa <u>te anticipar a c</u> ita	Standards of Joseph Community Commun	
Dob		First Name	Middle Name		Last Name		
Deb (Spou	tor 2 ise if, filing)	First Name	Middle Name		Last Name		
		nkruptcy Court for the	: NORTHERN DIS	TRICT OF I	ILLINOIS		

(if kno	e number 						Check if this is an
						A A A A A A A A A A A A A A A A A A A	amended filing
○ #	: -: - 	407					
	icial Fo		Affaira far In	dividu	als Filing for B	ankruntav	40/45
	~~~			VI NO S VI NO JE ZAME			12/15
						e equally responsible for ny additional pages, write	
		n). Answer every que			•	, ,	•
Part	1: Give D	etails About Your M	arital Status and Wh	ere You Li	ved Before		
1. 1	What is your	r current marital stat	us?				
	☐ Married						
-	Not mar	ried					
2. I	During the la	ast 3 years, have you	lived anywhere other	er than who	ere you live now?		
ı	□ No						
		t all of the places you	lived in the last 3 year	s. Do not ir	nclude where you live no	w.	
	Debtor 1 Pri	ior Address:	Dates De	ebtor 1	Debtor 2 Prior Ad	ldress:	Dates Debtor 2
	4540 Dura	الم ما	lived the From-To:	10.7	<b>[77]</b>		lived there
	1549 Dura Union Gro	ve, WI 53182	2010-20		☐ Same as Debtor	1	☐ Same as Debtor 1 From-To:
	4340 Kenn #201	edy Drive; Caledo	nia, WI From-To: 05/14/20 01/01/20	)13 to	☐ Same as Debtor	1	☐ Same as Debtor 1 From-To:
						nity property state or ten	ritory? (Community property nd Wisconsin.)
	No						
		ke sure you fill out Sc	hedule H: Your Codeb	tors (Officia	al Form 106H).		
<b>-</b>	~ ]						
Part	2 Explain	n the Sources of You	ir income				
F	ill in the tota	l amount of income yo	ou received from all jol	os and all b	business during this y businesses, including par gether, list it only once u		calendar years?
[	□ No						
i	Yes. Fill	in the details.					
			Debtor 1			Debtor 2	e e e e e e e e e e e e e e e e e e e
			Sources of income Check all that apply.	(	Gross income before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)

Official Form 107

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Case number (if known)

Debtor 1 Cheven M Jacoby

Pa 6.	Are eithe ☐ No.	r Debtor 1's or Neither Debto individual prim  During the 90 or No. Go Yes Lis pa no * Subject to a  Debtor 1 or Do During the 90 or  No. Go Uring the 90 or Lis pa to be to a  Debtor 1 or Do During the 90 or Lis individual prim  No. Go Uring the So	Describe below.  Pents You Made Before You F  Debtor 2's debts primarily control pents arily for a personal, family, or days before you filed for banking to line 7.  Set below each creditor to whom id that creditor. Do not include to include payments to an attor dijustment on 4/01/16 and everebtor 2 or both have primaridays before you filed for banking to to line 7.  Set below each creditor to whom clude payments for domestic set attorney for this bankruptcy of a strong the set of the set o	exclusions exclusive properties on sumer debts? ily consumer debts? ily consumer debts expayments for detail expayments for detail expayments for detail expayments for detail expayments after the support obligation expays a sum of the properties of the properties of the support obligation expansion of the support obligation on summer delay on you paid a total support obligation	bts. Consumer debtase."  by any creditor a total of \$6,225* or more support obligation case. It is a for cases filed on the consumer of \$600 or more and of \$600 or more and the consumer case.	I of \$6,225* or more?  In one or more payments and ations, such as child support or after the date of adjustment of \$600 or more?	the total amount you and alimony. Also, do nt.
2.75.4.78	Are eithe ☐ No.	r Debtor 1's or Neither Debto individual prim  During the 90 or No. Go Yes Lis pa no * Subject to a  Debtor 1 or Do During the 90 or  No. Go	ents You Made Before You F Debtor 2's debts primarily c or 1 nor Debtor 2 has primari arily for a personal, family, or days before you filed for banks to to line 7. It below each creditor to whom id that creditor. Do not include to include payments to an attor djustment on 4/01/16 and eve ebtor 2 or both have primari days before you filed for banks to to line 7.	exclusions exclusive properties on sumer debts? ily consumer de household purpor ruptcy, did you par you paid a total expayments for domey for this bank ry 3 years after the ily consumer del ruptcy, did you par	bts. Consumer debt.  by any creditor a total  of \$6,225* or more of support obligation of the cases filed on  ots.  by any creditor a total	s are defined in 11 U.S.C. § 1  I of \$6,225* or more?  In one or more payments and lations, such as child support or after the date of adjustment of \$600 or more?	(before deductions and exclusions)  01(8) as "incurred by an the total amount you and alimony. Also, do nt.
2.75.4.78	Are eithe ☐ No.	r Debtor 1's or Neither Debto individual prim  During the 90 or No. Go Yes Lis pa no * Subject to a	ents You Made Before You F Debtor 2's debts primarily cor 1 nor Debtor 2 has primariarily for a personal, family, or days before you filed for banks to to line 7.  In the below each creditor to whom it include payments to an attor dijustment on 4/01/16 and everebtor 2 or both have primariarily cor 1 include payments to an attor dijustment on 4/01/16 and everebtor 2 or both have primariarily cor 1 include payments to 2 or both have primarily cor 2 include payments to 2 or both have primarily cor 2 include payments to 2 include payments and 2 include pa	exclusions exclusions and the consumer debts? ily consumer debts? ily consumer debts exclusions and exclusions are payments for defined for this bank by 3 years after the consumer debts.	bts. Consumer debt be." by any creditor a total of \$6,225* or more mestic support oblig ruptcy case. lat for cases filed on	s are defined in 11 U.S.C. § 1 of \$6,225* or more? n one or more payments and lations, such as child support or after the date of adjustmen	(before deductions and exclusions)  01(8) as "incurred by an the total amount you and alimony. Also, do
2.75.4.78	Are eithe	r Debtor 1's or Neither Debto individual prim During the 90 o	ents You Made Before You F Debtor 2's debts primarily c or 1 nor Debtor 2 has primari arily for a personal, family, or days before you filed for banks to to line 7. st below each creditor to whon id that creditor. Do not include to include payments to an attor	exclusions exclusions and the consumer debts? ily consumer de household purpos ruptcy, did you part you paid a total expayments for demey for this bank	bts. Consumer debt se."  y any creditor a total of \$6,225* or more mestic support oblig	s are defined in 11 U.S.C. § 1 I of \$6,225* or more? n one or more payments and ations, such as child support	(before deductions and exclusions)  01(8) as "incurred by an the total amount you and alimony. Also, do
2.75.4.78	Are eithe	r Debtor 1's or Neither Debto individual prim During the 90 o	ents You Made Before You F Debtor 2's debts primarily cor 1 nor Debtor 2 has primarily for a personal, family, or days before you filed for banks to line 7.	exclusions exclusions and the consumer debts? ily consumer de household purpostruptcy, did you party you paid a total	bts. Consumer debt se." y any creditor a total	s are defined in 11 U.S.C. § 1 I of \$6,225* or more? n one or more payments and	(before deductions and exclusions)  01(8) as "incurred by an the total amount you
2.75.4.78	Are eithe	r Debtor 1's or Neither Debto individual prim	ents You Made Before You F Debtor 2's debts primarily c or 1 nor Debtor 2 has primari arily for a personal, family, or	exclusions exclusions in the consumer debts? ily consumer de household purpos	sions) otcy bts. Consumer debt se."	s are defined in 11 U.S.C. § 1	(before deductions and exclusions)
Pa	rt 3: Lis	t Certain Payme		exclu	sions)	Describe below.	(before deductions
			Describe below	A		Describe below.	(before deductions
			Debtor 1 Sources of incom		s income	Debtor 2 Sources of income	
	■ No □ Yes.	Fill in the details	3.				
	20074	source and the (	gross moone nom each sourc	e separately. Do	not morace moome	nat you noted in time 4.	
5.	Include in unemploy gambling	come regardless ment, and other and lottery winn	er income during this year of sof whether that income is tax public benefit payments; penings. If you are filing a joint cargoss income from each source	cable. Examples of sions; rental incorse and you have	of other income are a me; interest; dividend income that you rec	ds; money collected from laws eived together, list it only once	suits; royalties; and
		and the second s	☐ Operating a bus	iness		☐ Operating a business	ADMINISTRAÇÃO A
		from Six Flags llinois, Inc. to d	WWW VVaues, committee	ssions,	\$30,483.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a bus	siness		☐ Operating a business	
20	15 Income	from Tecomet,	Inc. Wages, commis bonuses, tips	ssions,	\$10,682.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a bus	siness		☐ Operating a business	
2014 Income from Tecomet, Inc.		Inc. Wages, commis bonuses, tips	ssions,	\$37,635.00	☐ Wages, commissions, bonuses, tips		
			☐ Operating a bus	siness		☐ Operating a business	
	113 Income	from Tecomet,	Inc. Wages, commis	ssions,	\$29,982.38	☐ Wages, commissions, bonuses, tips	
20			Sources of incom Check all that appl	y. (befor	s income re deductions and sions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
20						Debtor 2	

# $Case\ 15\text{-}43685\quad Doc\ 1\text{-}2\quad Filed\ 12/30/15\quad Entered\ 12/30/15\ 18\text{:}31\text{:}01\quad Desc\ Redacted} \\ PDF\quad Page\ 38\ of\ 61\\ 15\text{-}43685\text{:}11.1\text{:}Motion\ to\ Redact\ Filing\ per\ Rule\ 9037(a):Petition\ Entered:\ 1/5/2016\ 10\text{:}30\text{:}18\ AM\ by:Christina\ Bass\ Page\ 38\ of\ 52}$

De	ebtor 1 Cheven M Jacoby	AND THE PROPERTY OF THE PROPER	Case number (if kno	own)	
7.	Within 1 year before you filed for bankrul <i>Insiders</i> include your relatives; any general corporations of which you are an officer, dir including one for a business you operate as support and alimony.	partners; relatives of any ge ector, person in control, or o	neral partners; partnerships of whic wner of 20% or more of their voting	h you are a general p securities; and any n	artner; nanaging agent,
	■ No				
	☐ Yes. List all payments to an insider				
	Insider's Name and Address	Dates of payment	Total amount Amount yo paid still ow		s payment
8.	Within 1 year before you filed for bankru	ptcy, did you make any pa	yments or transfer any property o	n account of a debt	that benefited ar
	insider? Include payments on debts guaranteed or c	osigned by an insider.			
	No				
	☐ Yes. List all payments to an insider	. a.e		un - Company	u čina u cze
	Insider's Name and Address	Dates of payment	Total amount Amount yo paid still ow		
Pai	rt 4: Identify Legal Actions, Repossessi	ons, and Foreclosures		- Amountain	
9.	Within 1 year before you filed for bankrup List all such matters, including personal injumodifications, and contract disputes.	ptcy, were you a party in a ry cases, small claims actio	ny lawsuit, court action, or admir ns, divorces, collection suits, paterr	nistrative proceeding nity actions, support o	g <b>?</b> r custody
	□ No				
	Yes. Fill in the details.				
	Case title Case number	Nature of the case	Court or agency	Status of the c	ase
	Christopher R Guendel vs. Cheven M Jacoby et al	Small Claims	Racine County Court 730 Wisconsin Avenu	☐ Pending ☐ On appeal ☐ Concluded	
	Racine County Case Number 2014SC001332			Judgment	
10.	Within 1 year before you filed for bankru Check all that apply and fill in the details be		erty repossessed, foreclosed, ga	rnished, attached, s	eized, or levied?
	□ Na				
	<ul><li>☐ No</li><li>☐ Yes. Fill in the information below.</li></ul>				
	Creditor Name and Address	Describe the Property	Ď	ate	Value of the
		Explain what happene			property
	Great Lakes Higher Education	5200.00		/eekly	\$0.00
	PO Box 78480 Milwaukee, WI 53278-9000	100.00 per week for		·	
		☐ Property was reposs☐ Property was foreclo	sed.		
		☐ Property was garnish			
		☐ Property was attache	ed, seized or leviéd.		
11.	Within 90 days before you filed for bankr accounts or refuse to make a payment be No	uptcy, did any creditor, in ecause you owed a debt?	cluding a bank or financial institu	ition, set off any am	ounts from your
	Yes. Fill in the details.			Amount	
	Creditor Name and Address	Describe the action th	The second secon	ate action was ken	Amount

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. Within 1 year before you filed for court-appointed receiver, a custo	bankruptcy, was any of your property in the possession of dian, or another official?	an assignee for the ben	efit of creditors, a
■ No □ Yes			
art 5: List Certain Gifts and Cont	ributions		
■ No □ Yes. Fill in the details for each	gift.	ore than \$600 per person  Dates you gave the gifts	? Value
Person to Whom You Gave the ( Address:	Gift and		
■ No □ Yes. Fill in the details for each Gifts or contributions to charitie more than \$600 Charity's Name	gift or contribution. s that total Describe what you contributed	total value of more than  Dates you contributed	\$600 to any charity Value
art 6: List Certain Losses	,		
disaster, or gambling?  ■ No □ Yes. Fill in the details.  Describe the property you lost a how the loss occurred	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B:	Date of your loss	Value of property lost
Within 1 year before you filed for consulted about seeking bankrup include any attorneys, bankruptcy process. No	bankruptcy, did you or anyone else acting on your behalf p tcy or preparing a bankruptcy petition? etition preparers, or credit counseling agencies for services req	uired in your bankruptcy.	
Person Who Was Paid Address Email or website address Person Who Made the Payment,	Description and value of any property transferred if Not You	Date payment or transfer was made	Amount of payment
National Literacy Foundation	, Inc. \$25.00		\$25.00
Bass Law Offices P.O. Box 61 Union Grove, WI 53182 Union Grove, WI 53182	Attorney Fees		\$1,250.00
. al	No Yes  Tt 5: List Certain Gifts and Conto Within 2 years before you filed fo No Yes. Fill in the details for each Gifts with a total value of more t per person  Person to Whom You Gave the C Address: Within 2 years before you filed fo No Yes. Fill in the details for each Gifts or contributions to charitie more than \$600 Charity's Name Address (Number, Street, City, State and tt 6: List Certain Losses  Within 1 year before you filed for disaster, or gambling?  No Yes. Fill in the details.  Describe the property you lost at how the loss occurred  Tt 7: List Certain Payments or Tr Within 1 year before you filed for consulted about seeking bankrup Include any attorneys, bankruptcy p  No Yes. Fill in the details.  Person Who Was Paid Address Email or website address Person Who Made the Payment, National Literacy Foundation  Bass Law Offices P.O. Box 61 Union Grove, WI 53182	No Yes  **Tiss** List Certain Gifts and Contributions  Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more some person of the details for each gift.  Gifts with a total value of more than \$600	No   Yes   Yes

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Case number (if known) Debtor 1 Cheven M Jacoby

17.	Within 1 year before you filed for bankruptcy, or promised to help you deal with your creditors. Do not include any payment or transfer that you lie	or to make payments to your credito		erty to anyone who
	■ No			
	☐ Yes. Fill in the details.			
	Person Who Was Paid Address	Description and value of any prop transferred	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your busi Include both outright transfers and transfers made include gifts and transfers that you have already li	iness or financial affairs? e as security (such as the granting of a		
	No			
	Yes. Fill in the details.			
	Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person's relationship to you		paid in exchange	
19.	Within 10 years before you filed for bankruptcy beneficiary? (These are often called asset-protect No □ Yes. Fill in the details.		self-settled trust or similar device	e of which you are a
	Name of trust	Description and value of the prop	erty transferred	Date Transfer was made
Pa	t 8: List of Certain Financial Accounts, Instru	uments, Safe Deposit Boxes, and Sto	orage Units	
20.	Within 1 year before you filed for bankruptcy, v sold, moved, or transferred? Include checking, savings, money market, or chouses, pension funds, cooperatives, associated No  Yes. Fill in the details.	other financial accounts; certificates	of deposit; shares in banks, cred	
	그 가장 바라에 되었었는데 방법을 받는데 그 사람들이 되는데 하는데 그는 그들이 되었다.	ast 4 digits of Type of account count number instrument	nt or Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 yea cash, or other valuables?	r before you filed for bankruptcy, an	y safe deposit box or other depo	sitory for securities,
	■ No □ Yes. Fill in the details.			
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
22.	Have you stored property in a storage unit or p	place other than your home within 1	year before you filed for bankrup	tcy
	No Yes. Fill in the details.			•
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?

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Debtor 1 Cheven M Jacoby Case number (if known)

Pa	t 9:	Identify Property You Hold or Control for	Someone Else		
23.		you hold or control any property that someosomeone.	one else owns? Include any proper	rty you borrowed from, are storing fo	or, or hold in trust
		No			
		Yes. Fill in the details.			
		wner's Name ddress (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Pa	t 10	Give Details About Environmental Inform	ation		
For	the	purpose of Part 10, the following definitions	apply:		
النائية اعدار	tox	vironmental law means any federal, state, or ic substances, wastes, or material into the a julations controlling the cleanup of these sul	ir, land, soil, surface water, ground		
Coresson		e means any location, facility, or property as own, operate, or utilize it, including disposal		law, whether you now own, operate,	or utilize it or used
arter C		z <i>ardous material</i> means anything an environ zardous material, pollutant, contaminant, or s		s waste, hazardous substance, toxic	substance,
Rep	ort a	all notices, releases, and proceedings that yo	ou know about, regardless of wher	n they occurred.	
24.	Has	s any governmental unit notified you that you	ı may be liable or potentially liable	under or in violation of an environn	nental law?
		No Yes. Fill in the details.			
	100	ume of site Idress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Hav	ve you notified any governmental unit of any	release of hazardous material?		
		No			
		Yes. Fill in the details.			
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
26.	Hav	ve you been a party in any judicial or adminis	strative proceeding under any envi	ironmental law? Include settlements	and orders.
		No Yes. Fill in the details.			
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Par	t 11	Give Details About Your Business or Con	nections to Any Business		
27.	Wit	hin 4 years before you filed for bankruptcy, o	did you own a business or have an	ny of the following connections to ar	ny business?
		☐ A sole proprietor or self-employed in a t	rade, profession, or other activity,	either full-time or part-time	
		☐ A member of a limited liability company	(LLC) or limited liability partnersh	ip (LLP)	
		☐ A partner in a partnership			
		☐ An officer, director, or managing execut	ive of a corporation		
		☐ An owner of at least 5% of the voting or	equity securities of a corporation		

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15-43685:11.1:Motion to Redact Filing per Rule 9037(a):Petition Entered: 1/5/2016 10:30:18 AM by:Christina Bass Page 42 of 52 Case number (if known) Debtor 1 Cheven M Jacoby No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Employer Identification number Business Name** Describe the nature of the business Do not include Social Security number or ITIN. **Address** (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper **Dates business existed** 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Date Issued Name Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Cheven M Jacoby Signature of Debtor 2 Cheven M Jacoby Signature of Debtor 1 Date December 30, 2015 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No.

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	mation to identify your	case:	tti vargen kodynika sugespes oz	
Debtor 1	Cheven M Jacob	V		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	-
	ankruptcy Court for the:	NORTHERN DISTR	CT OF ILLINOIS	
United States Da	ankrupicy Court for the.	MONTHERN DISTR	CT OF IELINOIS	
Case number				☐ Check if this is an
(II KHOWII)				amended filing
			duals Filing Under Cha	pter 7 12/15
creditors hav	e claims secured by yo	our property, or		
You must file thi whiche on the If two married pe	ever is earlier, unless the form eople are filing togethe	vithin 30 days after yo ne court extends the t	expired. u file your bankruptcy petition or by the di me for cause. You must also send copies are equally responsible for supplying cori	to the creditors and lessors you list
sign an	nd date the form.			
			eeded, attach a separate sheet to this forn	n. On the top of any additional pages,
write y	our name and case nur	nber (if known).		
Part 1: List Yo	our Creditors Who Hav	e Secured Claims		
1 For any credite	ors that you listed in P	art 1 of Schedule D: C	reditors Who Have Claims Secured by Pro	operty (Official Form 106D), fill in the
information be	elow.			en survezaren tuarren, erroran erroran erroran banarren errora oran zotaren 20 etablika (20 etablika erroran e
Identify the cre	editor and the property t		What do you intend to do with the property secures a debt?	y that Did you claim the property as exempt on Schedule C?
Craditaria		,	7.0d	□ No
Creditor's name:			☐ Surrender the property.☐ Retain the property and redeem it.	LI NO
			☐ Retain the property and enter into a	☐ Yes
Description of		,	Reaffirmation Agreement.	
property securing debt:		•	☐ Retain the property and [explain]:	
		_		
Creditor's	***************************************		☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	☐ Yes
Description of		ľ	Retain the property and enter into a Reaffirmation Agreement.	Li Tes
property		i	☐ Retain the property and [explain]:	
securing debt:				
Creditor's			Surrender the property.	□ No
name:			☐ Retain the property and redeem it.☐ Retain the property and enter into a	☐ Yes
Description of		·	Reaffirmation Agreement.	
property			Retain the property and [explain]:	
securing debt:		******		
Creditor's			☐ Surrender the property.	□ No
5.55			a carronder the property.	book 110
			and the second s	

Statement of Intention for Individuals Filing Under Chapter 7

page 1

Official Form 108

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B8 (Form 8) (12/08)		Page 2
name:	Retain the property and redeem it.	☐ Yes
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	
property	Retain the property and [explain]:	
securing debt:		N-1/4-1-4-1
Part 2: List Your Unexpired Personal Proper	rty Loacos	1.1.11111111111111111111111111111111111
For any unexpired personal property lease that	you listed in Schedule G: Executory Contracts and Unex	
	eleases. Unexpired leases are leases that are still in effect rty lease if the trustee does not assume it. 11 U.S.C. § 365	
Describe your unexpired personal property lea	ises	Will the lease be assumed?
Lessor's name: Description of leased		□ No
Property:		☐ Yes
Lessor's name:		□ No
Description of leased		
Property:		☐ Yes
Lessor's name:		□ No
Description of leased Property:		☐ Yes
Lessor's name:		□ No
Description of leased Property:		☐ Yes
Lessor's name:		□ No
Description of leased		
Property:		☐ Yes
Lessor's name:		□ No
Description of leased Property:		☐ Yes
Lessor's name:		□ No
Description of leased Property:		☐ Yes
Part 3: Sign Below		
	dicated my intention about any property of my estate that	secures a debt and any personal
property that is subject to an unexpired lease.	dicated my intention about any property of my estate that	secures a dept and any personal
X /s/ Cheven M Jacoby	X	
Cheven M Jacoby Signature of Debtor 1	Signature of Debtor 2	
Date December 30, 2015	Date	

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# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapte	er 7:	Liquidation
product of the depth control of the	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

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most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

\$1,167 filing fee \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

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### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

\$200 filing fee + \$75 administrative fee \$275 total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

+ \$235 filing fee + \$75 administrative fee \$310 total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft.

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

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### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_form s.html#procedure.

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on Voluntary Petition for Individuals Filing for Bankruptcy (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together-called a joint case. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice. unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days before you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Best Case Bankruptcy

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B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court Northern District of Illinois**

In	re	Cheven M Jac	roby						Case No.			
111	10	One ven in oa	JODY	eraniana su construcción de la c			Debtor(s)		Chapter	7		
		DIS	CLC	SURE O	F COMP	ENSATI	ON OF A	ATTORNE	EY FOR D	EBTOR(S	S)	
1.	cor	rsuant to 11 U .S. npensation paid t rendered on beha	o me w	ithin one year	before the fi	iling of the p	petition in ba	nkruptcy, or ag	greed to be pai	d to me, for se	s) and that ervices rendered or	to
		For legal service	es, I ha	ive agreed to a	accept	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		****	\$	1,250.	00_	
		Prior to the filin							\$	0.0	00	
		Balance Due							\$	1,250.	00	
2.	The	e source of the co										
		Debtor		Other (specif	y):							
3.	The	e source of compe	ensation	to be paid to	me is:							
		Debtor		Other (specif	y):							
4.		I have not agree	d to sha	re the above-	disclosed cor	mpensation	with any othe	er person unles	s they are men	nbers and asso	ociates of my law fi	rm.
		I have agreed to copy of the agree									es of my law firm. A	١
5.	In	return for the abo	ve-disc	losed fee, I h	ave agreed to	render lega	al service for	all aspects of t	he bankruptcy	case, includir	ng:	
	b. с.	reaffirmat	filing of f the de s as nee ons wi ion ag	f any petition, botor at the mo cded] th secured	schedules, seeting of cred creditors to nd applica	tatement of ditors and co reduce to tions as no	affairs and plonfirmation homeomer o market va eeded; pre	lan which may earing, and any alue; exempt	be required; y adjourned he ion planning	earings thereo		
6.	Ву	agreement with the Represent	ne debte tation	or(s), the abo	ve-disclosed ors in any o	fee does not	t include the			ces, relief fr	rom stay actions	or
		A fine fine of the first of the		7.412		CERT	IFICATION	J				
this		ertify that the fore kruptcy proceeding		s a complete s	statement of a	any agreeme	ent or arrange	ement for paym	nent to me for i	representation	n of the debtor(s) in	
	Dec	ember 30, 2015	5				/s/ Christi	ina L. Bass				
	Date	?						L. Bass 103	3707			
							Signature o					
							P.O. Box	61				
								ove, WI 5318				
								555 Fax: 26				
							Name of la					
L												

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### **United States Bankruptcy Court** Northern District of Illinois

In re	Cheven M Jacoby		Case No.	
		Debtor(s)	Chapter 7	
	V	ERIFICATION OF CREDITOR MA	ATRIX	
		Number of (	Creditors:	20
	The above-named Debtor(s	s) hereby verifies that the list of credito	ors is true and correct to t	he best of my
	(our) knowledge.			·

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Acapita Edu Financial/ Po Box 7860 Madison, WI 53707

Americollect Inc 1851 S Alverno Rd Manitowoc, WI 54220

Armor Systems Co 1700 Kiefer Dr Ste 1 Zion, IL 60099

Dept Of Education/Neln 121 S 13th St Lincoln, NE 68508

DFAS-IN/ DEBT and CLAIMS 8899 East 56th Street Indianapolis, IN 46249-3300

FCI 3703 West Lake Avenue Ste 310 Brookfield, WI 53005-8300

Infinity Healthcare Physicians Sc

Internal Revenue Service Kansas City, MO 64999-0010

Jandali Surgical Associates, S.C. 6308 8th Ave, Suite 3050 Kenosha, WI 53143-5031

Nationwide Credit Corportion PO Box 9156 Alexandria, VA 22304-0156

Oliver Adj 3917 47th Ave Kenosha, WI 53144

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Oliver Adjustment Company 3416 Roosevelt Road Kenosha, WI 53142-3937

Sallie Mae 11100 Usa Pkwy Fishers, IN 46037

SDC - State Agencies

State of Wisconsin Department of Revenue 2135 Rimrock Road PO Box 8901 Madison, WI 53708-8901

Stonegate Apartments 7203 60th Ave Ste 102 Kenosha, WI 53142

U.S. Cellular DEPT. 0205 Palatine, IL 60055-0205

United Hospital System 6308 8th Ave Kenosha, WI 53143

UW System

Windham Professionals, Inc PO Box 400 East Aurora, NY 14052 Case 15-43685 Doc 1-2 Filed 12/30/15 Entered 12/30/15 18:31:01 Desc Redacted

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		For legal servi	oos, I h	ave agreed to	accept	~~~~	h44487##################################	***************************************	\$		1,250.00	•
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		Balance Due	*********		) }************************************		<b>15194851416</b> 00000000000000000000000000000000000		\$		1,250.00	
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		Debtor .	·O	Other (specif	у):							
3.	The	source of comp	ensatio	n to be paid to	me is:							
•		Debtor		Other (specif	y); ·				•	•		
4.		I have not agree	d to sh	are the above-	disclosed cor	npensation	with any oth	er person unless	they are me	mbers a	nd associate	s of my law firm.
								persons who are				ny law firm. A
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EREP BY TREADS IN THE POST OF A	
Debtor 1 Cheven M Jacoby	
Debtor 2 (Boouse, Million)	1. There is no presumption of abuse
United States Bankruptcy Court for the: Northern District of Illinois	I 2. The esiculation to determine if a presumption of abuse applies will be made under Chapter 7 Meens Test Calculation (Official Form 122A-2).
Case number ((Innovi)	CI 3. The Means Test does not apply now because of qualified military service but it oduld apply fater.
	☐ Check if this is an amended filing
Chapter 7 Statement of Your Current Mont	nagen ein negen was ein begegen begegeben er ein ein ein ein ein ein der ein ein der ein der ein der ein ein ein der ein ein ein der ein ein ein der ein ein der ein ein der ein ein der ein ein ein der ein ein ein der ein ein der ein ein ein der ein
By signing hare, I declare under operately of perjury that the Information  X  Cheven M Jacobby	on this sistement and in any attachments is true and correct.
Signature of Debtor 1  Date <u>December 30, 2015</u>	
MM/DD/YYYY	
MM/DD /YYYY  If you checked line 14a, do NOT fill out or file Form 122A-2.	

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United States	Bankruptcy	Court
	district of Illino	

In re	Cheven M Jecoby		Cass No.	****	
		Debtor(a)	Chapter	1	
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For your attorney, if you are represented by one If you are not represented by an attorney, you do not need	under Chapter 7, 11, 12, or 13 of title 11, Unit for which the person is slightle. I also certify	ied States Code, and have a that I have delivered to the c applies, certify that I have n	Informed the debtor(e) about eligibility to proceed explained the relief available under each chapter seblor(e) the notice required by 11 U.S.C. § o knowledge after an inquiry that the information
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	Number, Street, City, Status & ZIP Conta Contact phone 282-835-0555	Email address	cib@bassiswoffices.com
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Declaration About an Individual Debtor's Schedules

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Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7.

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